

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:	) Bankruptcy Case No. 24-20807-CMB
	)
Emanuel R. Mori,	) Chapter 11
	) Related Document No. 71
Debtor.	) Document No. 72

**SUMMARY OF CHAPTER 11 PLAN OF REORGANIZATION**  
**DATED OCTOBER 17, 2024**

- A. **CLASS 1 – Administrative Claims.** The creditors in this Class shall be paid in full on the Plan Effective Date, or as the Parties otherwise agree.
- B. **CLASS 2 – Community Loan Servicing, LLC** Community Loan Servicing, LLC has a first mortgage lien on the Debtors' property located at 602 Willruth Drive, Allison Park Pa. The Mortgage dated June 25, 2006, was in the principal amount \$399,750.00 and recorder at MBV 34227 page1. Community Loan Servicing, LLC filed Proof of Claim # 11 in the amount of \$526,279.35. There are pre-petition and post-petition arrears in the alleged amount of \$339,758.51. The Loan has a fixed rate of 5%. The Proof of claim lists an escrow deficiency of \$80,150.50. It also lists an uncollected default interest amount of \$100,258.17. The Debtor disputes this balance. The Debtors will continue to make contractual payments in accordance with the loan documents. The Loan will be restructured over a new period of 20 years at 5%.
- C. **CLASS 3–PHH Mortgage**. PHH Mortgage has a mortgage lien on the Debtors' property located at 4759 Liberty Avenue Pittsburgh Pa 15224. The Mortgage dated June 23, 2007, was in the principal amount \$150,500.00 and recorder at MBV 34160 page 433. PHH Mortgage, through its servicer, HSBC Bank, USA filed Proof of Claim # 11 in the amount of \$140,133.77. This mortgage has a fixed interest rate of 2.00019%. This mortgage has a ballon payment upon maturity on September 1, 2037, in the amount of \$105,371.05, There are no pre-petition and post-petition arrears. The Debtors will continue to make contractual payments in accordance with the loan documents. Loan documents remain unmodified other than to allow for a cure of the arrears.
- D. **CLASS 4 – Select Portfolio.** Select Portfolio has a first mortgage lien on the Debtors' property located at 3718 Liberty Avenue Pittsburgh Pa. 15201. The Debtors will continue to make contractual payments in accordance with the loan documents. The Debtor will sell this property under this Plan. This debt will be paid in full when the property is sold.

- E. **CLASS 5 – Real Estate Secured Taxes.** This Class shall consist of the Allowed Claims held by governmental entities who hold claims for unpaid taxes that are entitled to Secured or Priority Status pursuant to Sections 506 or 507(a)(8) of the Bankruptcy Code. The Claims in this Class will participate in this Class ONLY TO THE EXTENT the Claim is entitled to secured or priority status. The Claims shall include the principal and interest as of July 6, 2023. To the extent that there is any tax liability outstanding, the Claims in this Class shall be paid pursuant to Section 1129(a)(9)(C) and (D) of the Bankruptcy Code, the secured and priority tax claims which are allowed secured, or priority claims shall be paid 100% of the allowed claims over sixty (60) months in sixty (60) equal payments. The allowed claims will receive post-petition requisite statutory interest on their respective claims until the claims are paid in full. At the Debtor's option, the Debtor may pay any claim in this Class in full at any time.
- F. **CLASS 6 - Secured and Priority Income Taxes.** This Class shall consist of the Allowed Claims held by governmental entities who hold claims for unpaid taxes that are entitled to Secured or Priority Status pursuant to Sections 506 or 507(a)(8) of the Bankruptcy Code. The Claims in this Class will participate in this Class ONLY TO THE EXTENT the Claim is entitled to secured or priority status. The Claims shall include the principal and interest as of July 6, 2023. To the extent that there is any tax liability outstanding, the Claims in this Class shall be paid pursuant to Section 1129(a)(9)(C) and (D) of the Bankruptcy Code, the secured and priority tax claims which are allowed secured or priority claims shall be paid 100% of the allowed claims over sixty (60) months in sixty (60) equal payments. The allowed claims will receive post-petition requisite statutory interest on their respective claims until the claims are paid in full. At the Debtor's option, the Debtor may pay any claim in this Class in full at any time.
- G. **CLASS 7–Executory Contracts and Unexpired Leases.** This Class is dedicated to any Creditors with Executory Contracts and/or Unexpired Leases that the Debtors are assuming. It is anticipated that the only participants in this Class will be the residential leases where the Debtor(s) are the landlord. The Executory Contract will be assumed as of the Petition Date. All other provisions of the contracts remain unmodified except to provide for this cure.
- H. **CLASS 8 – General Unsecured Creditors.** Unsecured creditors will be paid overtime in payments made by the Debtors to the Disbursing Agent on a monthly basis, then distributed to creditors on a quarterly basis. The Debtors propose to pay this class \$1,0000.00 per month for until class 8 is paid in full, without interest. The ultimate dividend is projected to be 100%. The time necessary to pay this class will depend on the amount of claims allowed. The Debtor is offering to pre-pay class 8 on or before March 1, 2025, if any creditor elects to accept a prepayment discount to 70% of their allowed claim.

[SIGNATURE ON NEXT PAGE]

**Respectfully Submitted,**

**Date:** October 17, 2024

**CALAIARO VALENCIK**

**BY:** /s/ Donald R. Calaiaro

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Emanuel R. Mori*

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Emanuel R. Mori, ) **Chapter 11**  
 ) **Related Document No. 71**  
**Debtor.** ) **Document No. 72**

**CERTIFICATE OF SERVICE OF Summary of Chapter 11  
Plan of Reorganization Dated October 17, 2024**

I certify under penalty of perjury that I served the above captioned pleading on the parties at the addresses specified below or on the attached list on October 17, 2024.

**SERVICE BY FIRST CLASS MAIL:**

Emanuel R. Mori, 801 Limestone Drive, Allison Park, PA 15101

**SERVICE BY NEF:**

Kate Bradley on behalf of U.S. Trustee Office of the United States Trustee; [kate.m.bradley@usdoj.gov](mailto:kate.m.bradley@usdoj.gov)

Elvina Rofael on behalf of U.S. Trustee Office of the United States Trustee; [elvina.rofael@usdoj.gov](mailto:elvina.rofael@usdoj.gov)

The type(s) of service made on the parties (first-class mail, electronic notification, hand delivery, or another type of service) was: First-Class Mail or Electronic Notification.

If more than one method of service was employed, this certificate of service groups the parties by the type of service. For example, the names and addresses of parties served by electronic notice will be listed under the heading "Service by Electronic Notification," and those served by mail will be listed under the heading "Service by First-Class Mail."

**Executed on:** October 17, 2024

**CALAIARO VALENCIK**

/s/ Donald R. Calaiaro

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